

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.-35. (Canceled).

1 36. (New) A method for facilitating communication among participants in an
2 insurance-underwriting process, the method comprising:

3 under the control of one or more web server computer systems communicatively
4 coupled to a central data repository, providing access to a web-based portal to the participants in
5 the insurance-underwriting process, the web-based portal providing each participant access to
6 one or more of a plurality of web-based applications hosted by one or more application server
7 computer systems based on one or more attributes associated with the participant, each of the
8 plurality of web-based applications employing a consistent desktop visual metaphor having at
9 least a business module menu portion, an active business module tool portion, and a toolbar;

10 generating, with one or more processors associated with the one or more web
11 server computer systems, information configured for displaying the desktop visual metaphor
12 associated with a selected web-based application in the plurality of web-based applications to a
13 participant accessing the web-based portable from a client device based on one or more attributes
14 associated with the participant, the desktop visual metaphor associated with the selected web-
15 based application including:

16 a toolbar configured with one or more visual representations for each of
17 one or more of a plurality of business modules associated with the selected web-based
18 application that are accessible to the participant based on the one or more attributes associated
19 with the participant, each of the plurality of business modules having a plurality of business logic
20 tools,

21 a business module menu portion configured with one or more menu items
22 for each of one or more of the plurality of business logic tools associated with a selected business

23 module in the plurality of business modules that are accessible to the participant based on the one
24 or more attributes associated with the participant, each of the plurality of business logic tools
25 having a plurality of views configured for displaying data stored in the central data repository,
26 and

27 an active business module tool portion configured with one or more of the
28 plurality of views associated with an active business module tool in the plurality of business
29 module tools that is accessible to the participant based on the one or more attributes associated
30 with the participant; and

31 communicating, from the one or more web server computer systems to the client
32 device, data obtained from the central data repository to the participant via the web-based portal.

1 37. (New) The method of claim 36, further comprising:
2 generating, with the one or more processors associated with the one or more web
3 server computer systems, information configured for displaying in the active business module
4 tool portion a tab corresponding to each of the one or more of the plurality of business logic tools
5 associated with the selected business module in the plurality of business modules that are
6 accessible to the participant.

1 38. (New) The method of claim 36, further comprising:
2 generating, with the one or more processors associated with the one or more web
3 server computer systems, information configured for displaying in the active business module
4 tool portion each of the one or more of the plurality of views including a summary view
5 providing an agent information summarizing cases the agent is handling, a list view providing
6 the agent a list of cases the agent is handling, and a details view providing the agent case-specific
7 information for cases the agent is handling.

1 39. (New) The method of claim 36, wherein the participants are selected from
2 a group consisting of: insurance carriers, insurance agencies, insurance agents, and service
3 providers.

1 40. (New) The method of claim 36, wherein the participant is selected from a
2 group consisting of agents and case managers.

1 41. (New) The method of claim 36, wherein each business module of each
2 web-based application is adapted to allow the plurality of web-based applications to be scalable.

1 42. (New) The method of claim 36, wherein at least one or more of the
2 plurality of business modules of each web-based application is configured to be purchased
3 incrementally.

1 43. (New) The method of claim 36, wherein each of the plurality of web-
2 based application includes:

3 a user profile business module for managing profiles of users of the web-based
4 application;

5 a general administration business module for handling administrative tasks
6 pertaining to the web-based application; and

7 a business module for accomplishing tasks related to insurance underwriting or
8 management.

1 44. (New) The method of claim 36, wherein the plurality of business logic
2 tools of each of the plurality of business modules of each of the plurality web-based applications
3 comprises at least one generic tool and at least one entity-specific tool, said at least one entity-
4 specific tool being accessible by a subset of the participants to whom said at least one generic
5 tool is accessible.

1 45. (New) The method of claim 36, wherein the one or more attributes of the
2 participant are selected from a plurality of attributes comprising:

3 a role in the insurance underwriting process;

4 an identity; and

5 a context in which the participant seeks access to the data obtained from the
6 central data repository.

1 46. (New) A non-transitory computer-readable medium storing computer-
2 executable code for facilitating communication among participants in an insurance-underwriting
3 process, the computer-readable medium comprising:

4 code for providing access to a web-based portal to the participants in the
5 insurance-underwriting process, the web-based portal providing each participant access to one or
6 more of a plurality of web-based applications based on one or more attributes associated with the
7 participant, each of the plurality of web-based applications employing a consistent desktop visual
8 metaphor having at least a business module menu portion, an active business module tool
9 portion, and a toolbar;

10 code for generating information configured for displaying the desktop visual
11 metaphor associated with a selected web-based application in the plurality of web-based
12 applications to a participant accessing the web-based portable from a client device based on one
13 or more attributes associated with the participant, the desktop visual metaphor associated with
14 the selected web-based application including:

15 a toolbar configured with one or more visual representations for each of
16 one or more of a plurality of business modules associated with the selected web-based
17 application that are accessible to the participant based on the one or more attributes associated
18 with the participant, each of the plurality of business modules having a plurality of business logic
19 tools,

20 a business module menu portion configured with one or more menu items
21 for each of one or more of the plurality of business logic tools associated with a selected business
22 module in the plurality of business modules that are accessible to the participant based on the one
23 or more attributes associated with the participant, each of the plurality of business logic tools
24 having a plurality of views configured for displaying data stored in a central data repository, and
25 an active business module tool portion configured with one or more of the
26 plurality of views associated with an active business module tool in the plurality of business

27 module tools that is accessible to the participant based on the one or more attributes associated
28 with the participant; and
29 code for communicating data obtained from the central data repository to the
30 participant via the web-based portal.

1 47. (New) The computer-readable medium of claim 47, further comprising:
2 code for generating information configured for displaying in the active business
3 module tool portion a tab corresponding to each of the one or more of the plurality of business
4 logic tools associated with the selected business module in the plurality of business modules that
5 are accessible to the participant.

1 48. (New) The computer-readable medium of claim 47, further comprising:
2 code for generating information configured for displaying in the active business
3 module tool portion each of the one or more of the plurality of views including a summary view
4 providing an agent information summarizing cases the agent is handling, a list view providing
5 the agent a list of cases the agent is handling, and a details view providing the agent case-specific
6 information for cases the agent is handling.

1 49. (New) The computer-readable medium of claim 47, wherein the
2 participants are selected from a group consisting of: insurance carriers, insurance agencies,
3 insurance agents, and service providers.

1 50. (New) The computer-readable medium of claim 47, wherein the
2 participant is selected from a group consisting of agents and case managers.

1 51. (New) The computer-readable medium of claim 47, wherein each
2 business module of each web-based application is adapted to allow the plurality of web-based
3 applications to be scalable.

1 52. (New) The computer-readable medium of claim 47, wherein at least one
2 or more of the plurality of business modules of each web-based application is configured to be
3 purchased incrementally.

1 53. (New) The computer-readable medium of claim 47, wherein each of the
2 plurality of web-based application includes:

3 a user profile business module for managing profiles of users of the web-based
4 application;

5 a general administration business module for handling administrative tasks
6 pertaining to the web-based application; and

7 a business module for accomplishing tasks related to insurance underwriting or
8 management.

1 54. (New) The computer-readable medium of claim 47, wherein the plurality
2 of business logic tools of each of the plurality of business modules of each of the plurality web-
3 based applications comprises at least one generic tool and at least one entity-specific tool, said at
4 least one entity-specific tool being accessible by a subset of the participants to whom said at least
5 one generic tool is accessible.

1 55. (New) The computer-readable medium of claim 47, wherein the one or
2 more attributes of the participant are selected from a plurality of attributes comprising:

3 a role in the insurance underwriting process;

4 an identity; and

5 a context in which the participant seeks access to the data obtained from the
6 central data repository.

1 56. (New) A system for facilitating communication among participants in an
2 insurance-underwriting process, the system comprising:

3 one or more database server computer systems configured to provide a central
4 data repository;

5 one or more application server computer system configured to provide a plurality
6 of web-based applications hosted by the one or more application server computer systems, each
7 of the plurality of web-based applications employing a consistent desktop visual metaphor
8 having at least a business module menu portion, an active business module tool portion, and a
9 toolbar; and

10 one or more web server computer systems configured to provide a web-based
11 portal to the participants in the insurance-underwriting process, the web-based portal providing
12 each participant access to one or more of the plurality of web-based applications based on one or
13 more attributes associated with the participant;

14 wherein the one or more web server computer systems are further configured to
15 generate information configured for displaying the desktop visual metaphor associated with a
16 selected web-based application in the plurality of web-based applications to a participant
17 accessing the web-based portable from a client device based on one or more attributes associated
18 with the participant, the desktop visual metaphor associated with the selected web-based
19 application including:

20 a toolbar configured with one or more visual representations for each of
21 one or more of a plurality of business modules associated with the selected web-based
22 application that are accessible to the participant based on the one or more attributes associated
23 with the participant, each of the plurality of business modules having a plurality of business logic
24 tools,

25 a business module menu portion configured with one or more menu items
26 for each of one or more of the plurality of business logic tools associated with a selected business
27 module in the plurality of business modules that are accessible to the participant based on the one
28 or more attributes associated with the participant, each of the plurality of business logic tools
29 having a plurality of views configured for displaying data stored in the central data repository,
30 and

31 an active business module tool portion configured with one or more of the
32 plurality of views associated with an active business module tool in the plurality of business

33 module tools that is accessible to the participant based on the one or more attributes associated
34 with the participant;
35 wherein the one or more web server computer systems are further configured to
36 communicate data obtained from the central data repository to the participant via the web-based
37 portal.